


U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.[†]	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	US- 6,224,109 BI	05-01-2001	Yang	
	2	US- 6,202,933 BI	03-20-2001	Poore et al.	
	3	US- 6,158,663	12-12-2000	Ochiai	
	4	US- 6,152,365	11-28-2000	Kolls	
	5	US- 6,144,948	11-7-2000	Walker et al.	
	6	US- 6,137,872	10-24-2000	Davitt et al.	
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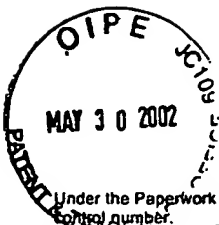
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> Sheet <u>2</u> of <u>3</u>		Complete if Known	
		Application Number	09/887,292
		Filing Date	6/22/2001
		First Named Inventor	Karl E. Jentoft
		Group Art Unit	2167
		Examiner Name	
		Attorney Docket Number	56145473-13

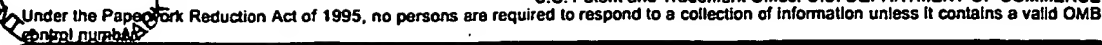
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A	7	FEDERAL REAL ESTATE HOME LOAN MORTGAGES, Division of the AmerUSA Corporation, "Apply Online for a Home Equity Loan", www.federalrealstate.net/frehlm/homeequity/ , 1999.	
	8	FEDERAL REAL ESTATE HOME LOAN MORTGAGES, Division of the AmerUSA Corporation, "Home Equity Loan FAQs", www.federalrealstate.net/frehlm/homeequityfaqs/ , 1999.	
	9	CITIBANK ONLINE, "Home Equity Line of Credit", https://web.da-us.citibank.com/sd_landing_template.jsp	
	10	FEDERAL TRADE COMMISSION, "Home Equity Credit Lines", www.ftc.gov/bcp/online/pubs/homes/homeequity.htm , June 1992.	
	11	SUSAN CAREY, DENVER BUSINESS JOURNAL, "My, how the times have changed...", http://denver.bizjournals.com/denver/stories/1999/03/08/story6.html , March 5, 1999.	
	12	CENTEX HOME EQUITY, http://www.centexhomeequity.com , 2002.	
	13	101 CREDIT CARD, "Home Equity Credit Card", http://www.101creditcard.com/home.htm .	
	14	ACCLAIM, "Eloan : A Home Equity Line of Credit", http://acclaimcreditcards.hypermart.net/irwin.htm	
	15	BANKRATE.COM, Dr. Don, "Home equity line or loan?", http://www.bankrate.com/bnm/news/DrDon/20010316a.asp	
	16	FINDONLINELOAN.COM, "Home Equity Loan", http://www.findonlineloan.com/home.htm	
N	17	NEWCELL@PARIS.COM, "Apply for Home Equity Card, and is tax deductible because it is secured by your home", http://www.apply-for-credit-card-online.com/home_credit.htm	

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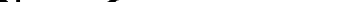
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